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FRIDAY, JUNE 1, 1883.

Every effort is being made to have THE NATIONAL

REPUBLICAN delivered early and promptly in all parts of the city.

Persons who do not receive their paper, or who have

any cause of complaint, will oblige by notifying the

office, either in person or by postal card.

The Weather To-Day.

For the middle Atlantic states, including the Dis-

trict of Columbia, fair weather, northerly winds, sta-

tionary or lower temperature, higher pressure.

For the south Atlantic, middle states, and New England.

Yesterday's temperature: 7 a. m., 70.5°; 11 a. m.,

68.0°; 3 p. m., 72.0°; 7 p. m., 73.0°; 11 p. m., 64.0°;

maximum, 76.0°; minimum, 63.0°. No rain.

The boat clubs of Washington had better

put some one in training to beat that man

Hanlan. Mr. Kennedy does not appear to be

equal to the undertaking, nor to have had

ingenuity enough to have his boat sawed in

two before the race.

The reports about the disorderly character

of some of the Wednesday river excursions

for the appointment of a censor of picnic

moral. He should have a dozen assistants

for every steamer, each armed with a double

barreled shotgun and a hangman's noose.

The right of suffrage is not abridged in

the capital of the greatest republic in the

world. It is out of entirely, and congress acts

as a sort of board of aldermen and common

council for upward of 180,000 people, who are

deprived by law of the proud privilege of ex-

ercising the rights of American citizenship.

The farther west you go the worse whisky-

liquor you find them drinking. A man in

Kansas City is clamorously insisting that this

is the year 1888; a man in Colorado pro-

claims that he has seen a rattlesnake that has

feet; and in southern California the news-

papers are gravely announcing that after a

recent hailstorm the hens laid eggs as large

as hailstones.

CONSIDERING the tremendous extent and

power of the railway systems of the world, it

is difficult to realize that they have been de-

veloped during the active portions of the lives

of men yet living. The fact that they were

brought sharply to notice in the

presence at the railway exhibition now

being held in Chicago of the first fire-

man or "stoker" of the first locomotive

built by Stevenson. His name is Joseph

Whitehead. In his company are found

David Mathews, the engineer of the first

train that ran upon the rails of the Mohawk

and Hudson River railway, and Thomas Gal-

loway, the oldest railway engineer in this

country. Those who think this is not in

more than one sense an age of steam have

here something to think upon.

It has been generally understood that the

local boards of civil service examiners would

be ready to begin work under the rules to-

day. These boards will examine not

only the candidates for positions in the

local offices, but those who wish to

compete for such places as may be

vacant in the departments here. The num-

ber of vacancies is not yet so large that the

time of the boards need be greatly con-

sumed in examining applicants for

them; but in cases where vacancies

are to be competed for the facilities

offered applicants are such as will operate con-

monly known to be allied with or engaged by

English interests; and the general drift of the

proceedings was of a character to denote

what will be the main feature of the issue

which the democratic party will force to the

front in the campaign of next year.

Fire and Life Insurance.

There is no subject more important to a

community than the indemnity against loss

by fire which is sold by insurance companies.

The thirty-eighth annual report of the in-

surance commissioner of Massachusetts em-

bodies the sworn statements of 188 companies

which reported to that department for the

year ending Dec. 31, 1882. The value of the

risks written by these companies aggre-

gated \$8,558,718,918, the net premium upon

which amounted to \$67,171,350. The in-

come of these companies was \$80,058,593,

and their expenditures amounted to \$84,-

142,110. The total assets aggregated \$182,-

274,263 and their liabilities \$64,582,054.

Large as these sums are, they by no means

include all the business of fire insurance in

the United States. But they may be regarded

as representing very truly the good fire in-

surance. It is a matter of impossibility to ar-

rive at the figures which misrepresent the

bad fire insurance. And yet the "wildcat"

companies are by no means entirely extinct;

and if the "wildcats" were all dead, as they

ought to be, a system of "underground" in-

surance of the indifferent kind still survives,

and of which we will take particular notice

on a future occasion.

Nearly every state in the union has found

it necessary to adopt some supervision over

insurance companies, and to provide a de-

partment intrusted with the duty of care-

fully guarding the public interests, by estab-

lishing a legal standard of solvency with

which all companies must comply before they

are admitted to transact business in those

states. That standard to some extent varies

in different states, but there is nevertheless

a standard in all the states. A few states

still permit a capital stock of \$100,000 only;

but not one of the stock fire insurance

companies, doing business in Massa-

chusetts, has a capital of less than

\$200,000. This capital is regarded as a li-

ability, and with the unearned premiums on

outstanding risks, and the amount reclaim-

able on perpetual fire policies, together with

all unpaid losses, and every other indebt-

edness, constitute the liabilities. When the

liabilities exceed the capital stock by 20 or

30 per cent, according to the laws of dif-

ferent states, the impairment of capital must

be made good, or the companies cease doing

business, and proceed to liquidation. These

with other requirements, not necessary at

this writing to explain, create the standard

of solvency with which the public in the

states are guarded. How is it at the capital

of the country?

Congress has left the people of this district

without either a standard of solvency, or

that supervision which requires the officers

of companies to swear to the truth of their

statements, or even to make public any state-

ment whatever. There are ten fire in-

surance companies in the district, whose capital

stock varies from \$1,000, to \$25,000, to \$90,000,

to \$100,000, and \$200,000. But in what secur-

ities that capital is invested there is no way of

ascertaining, except by the courtesy of the

officers. The public has no rights which the

directory is bound to respect. There being

no law requiring a standard of solvency, as

long as losses are paid the public must take

on faith the risk which in the states reports

on full and exact knowledge. These local

companies do no business beyond the limits

of the district; their entire risk is centered

in one locality, liable as all communities to

visitation by sweeping conflagrations. Chi-

cago, Boston, Portsmouth, New York,

Baltimore, and nearly every other city, has

in its history the record of a

great conflagration. If Washington city is

exempt there is no use for any fire insurance

companies; but if it is not exempt there ex-

ists a necessity for good and safe fire in-

surance companies. We hope we have them,

but we don't know that we have them, and

when the destruction of a single square may

reveal the fact that the city did not have

good and safe fire insurance companies the

knowledge will come too late for those who

have leaned upon the broken reed.

Fortunately there are eighty-six companies

of the states and foreign countries represented

by agencies in Washington. Of these, twenty-

six were organized in foreign countries, but

their branches in the United States are for all

practical purposes local to the country. They

have \$32,744,670 of assets invested in the

United States; they have deposited with state

officials \$6,707,000; and since not one dollar of

their invested assets in the United States can

be withdrawn from the country until every

liability is discharged, either by payment or

reinsurance, they enjoy the confidence of the

insuring public equally with the best com-

panies of the states. Twenty companies, orga-

nized in New York, are doing business by

agencies in Washington; ten from Pennsylv-

ania; eight from Maryland; six from Massa-

chusetts; six from Connecticut; three from

Rhode Island; two from New Jersey; two

from Wisconsin; two from California; one

from New Hampshire; one from Illinois; and

one from Virginia.

There are degrees, both of the good and the

bad, among fire insurance companies, and

while some, which are no better than they

ought to be, squeeze through a state in-

surance department and receive its certificate, which

is always ready for exhibition, yet they have

to leave on record a history of their year's

promote. By carefully examining the state-

ments made to insurance departments we

may be able to guard the public against com-

panies, both fire and life, that cannot sell in-

surance, even when they issue a policy of

insurance. We shall endeavor to modify, if

not prevent, that destructive competition be-

tween the safe, sound, and conscientious com-

pany and those institutions which, without

regard to their future obligations, are only

bent on securing present premiums. The

subject rises above the interested representa-

tions of agents, and requires exposition and

explanation from a purely disinterested

source.

Dakota Wheat Lands.

It is a noticeable fact that about six in

every ten of the entries of public lands this

year have been made in the territory of Da-

kota. Reports from that part of the country

indicate that within another year very

nearly all of the agricultural lands east

of the Missouri river will have been

taken up by actual settlers. The reasons for

this general tendency toward the

Dakota country are not generally understood.

In spite of climatic disadvantages which

make some parts of the territory disagreeable

as places of residence, the territory is ir-

resistibly attractive to those who want the best

and most reliable fields for grain growing.

The soil is a rich loam many feet in depth,

lying upon a bed of hard clay, which is

almost waterproof. During the winter the

weather is a constant variation from frost to

thaw, so that by spring the soil is filled with

a moisture so abundant that wheat will grow

and flourish upon it independent of rainfall.

Such a thing as a wheat failure has never been

known in that part of the country, though

frequently since settlement began the summers

have been excessively hot and dry. The

yield moreover is always large, and most of

the farmers after a few seasons have so far

prospered that they have been able to hold

their grain for a high market. These things

have served to draw the bulk of immigration

that way in a ratio that is increasing so fast

that within a very few months only the low

grounds and barren spots, which are few, will

remain unsettled. Then will come the

cutting up of those vast farms which a few

years ago astonished the world by their ex-

tent and their extraordinary productiveness.